

Stip does not directly
affect confirmed plan

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Susan J. Michelfelder

Debtor

CHAPTER 13

Lakeview Loan Servicing, LLC

Movant

vs.

NO. 17-17018 ELF

Susan J. Michelfelder

Debtor

Erwin D. Michelfelder Jr.

Co-Debtor

11 U.S.C. Sections 362 and 1301

William C. Miller Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,886.27**, which breaks down as follows;

Post-Petition Payments:	May 2019 to August 2019 at \$1,211.37/month
Suspense Balance:	\$959.21
Total Post-Petition Arrears	\$3,886.27

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before September 30, 2019, the Debtor shall pay the full post-petition arrears in the amount of **\$3,886.27**.

b). Beginning on September 1, 2019, maintenance of current monthly mortgage payments in the amount of \$1,211.37 to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a

Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: September 4, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 9-5-19


Michael Seth Schwartz, Esquire
Attorney for Debtors

Date: 9/9/19


William C. Miller, Esquire
Chapter 13 Trustee
NO OBJECTION
*without prejudice to any
trustee rights and remedies.

Approved by the Court this _____ day of _____, 2019. However, the court retains discretion regarding entry of any further order.

Bankruptcy Judge
Eric L. Frank